Fill in t	nis information to identify the c	case:				
Debtor N	Stephen Todd Walker					
United S	tates Bankruptcy Court for the:	District of				
Case Du	mber: 20-13557			☐ Check if		
Quac no				amended	J filing	
	, All					
_ 100						
Offic	ial Form 425C					
Mon	thly Operating Re	port for Small Business Und	er Chapter 11			12/17
Month:	November 2020		Date report filed:	01/11/202 MM / DD / YY		
Line of	business: Fi.nance		NAISC code:			
that I h	ave examined the following	n 1746, of the United States Code, I declare g small business monthly operating report	and the accompanying			
attach	ments and, to the best of m	y knowledge, these documents are true, co	orrect, and complete.			
Respon	sible party:	Stephen Todd Walker				
Origina	signature of responsible party	eligher I ald W				
Printed	name of responsible party	Stephen Todd Walker				
	1. Questionnaire					
^-					-	
An	swer all questions on behalf o	of the debtor for the period covered by this repo	ort, unless otherwise indicated	a. Yes	No	NIA
	If you answer No to any of	f the questions in lines 1-9, attach an expla	nation and label It Exhibit A		NO	N/A
1.		ng the entire reporting period?		<u> </u>		
2.		erate the business next month?		$\Box$		
3.	Have you paid all of your bills	on time?			$\mathbf{A}$	
4.	Did you pay your employees of	on time?				$\mathbf{A}$
5.	Have you deposited all the red	ceipts for your business Into debtor in possession	(DIP) accounts?	☑		
6.	Have you timely filed your tax	returns and paid all of your taxes?		Ø		
7.	Have you timely filed all other	required government filings?		$\square$		
8.	Are you current on your quarte	erly fee payments to the U.S. Trustee or Bankrup	otcy Administrator?			<b>✓</b>
9.	Have you timely paid all of you	ur Insurance premiums?		Ø		
-	If you answer Yes to any o	of the questions in lines 10-18, attach an ex	planation and label it Exhib	it B.		
10.	Do you have any bank accour	nts open other than the DIP accounts?			$\Box$	
11.	Have you sold any assets other	er than inventory?			V	
12.	Have you sold or transferred a	any assets or provided services to anyone related	d to the DIP in any way?		V	
13.	Did any insurance company ca	ancel your policy?			$\mathbf{Q}$	
14.	Did you have any unusual or s	significant unanticipated expenses?			$\mathbf{A}$	
15.	Have you borrowed money fro	om anyone or has anyone made any payments o	n your behalf?		$\mathbf{A}$	
16.	Has anyone made an investm	nent in your business?			$\mathbf{Q}$	

ebtor N	ame Stephen Todd Walker Case number 20-13557			
17.	Have you paid any bills you owed before you filed bankruptcy?		ⅎ	
18.	Have you allowed any checks to clear the bank that were issued before you filed bankruptcy?		<b>☑</b>	
	2. Summary of Cash Activity for All Accounts			
19.	Total opening balance of all accounts			
	This amount must equal what you reported as the cash on hand at the end of the month in the previous month. If this is your first report, report the total cash on hand as of the date of the filing of this case.	\$_	1,021	<u>.40</u>
20.	Total cash receipts			
	Attach a listing of all cash received for the month and label it <i>Exhibit C</i> . Include all cash received even if you have not deposited it at the bank, collections on receivables, credit card deposits, cash received from other parties, or loans, gifts, or payments made by other parties on your behalf. Do not attach bank statements in lieu of <i>Exhibit C</i> .			
	Report the total from <i>Exhibit C</i> here. \$_13,871.86			
21.	Total cash disbursements			3
	Attach a listing of all payments you made in the month and label it <i>Exhibit D</i> . List the date paid, payee, purpose, and amount. Include all cash payments, debit card transactions, checks issued even if they have not cleared the bank, outstanding checks issued before the bankruptcy was filed that were allowed to clear this month, and payments made by other parties on your behalf. Do not attach bank statements in lieu of <i>Exhibit D</i> .			
	Report the total from Exhibit D here.			
22.	Net cash flow		6 466	
	Subtract line 21 from line 20 and report the result here.  This amount may be different from what you may have calculated as <i>net profit</i> .	+ \$_	6,166	.33
23.	Cash on hand at the end of the month			
	Add line 22 + line 19. Report the result here.		7 407	O.E.
	Report this figure as the cash on hand at the beginning of the month on your next operating report.	= \$_	7,187.	.95
	This amount may not match your bank account balance because you may have outstanding checks that have not cleared the bank or deposits in transit.			
	3. Unpaid Bills			
	Attach a llst of all debts (including taxes) which you have incurred since the date you filed bankruptcy but have not paid. Label it <i>Exhibit E</i> . Include the date the debt was incurred, who is owed the money, the purpose of the debt, and when the debt is due. Report the total from <i>Exhibit E</i> here.			
24.	Total payables	\$_	36,578	.70
	(Exhibit E)			

Debtor Na	me St	ephen	Todd	Walke	r

Case number 20-13557

#### 4. Money Owed to You

Attach a list of all amounts owed to you by your customers for work you have done or merchandise you have sold. Include amounts owed to you both before, and after you filed bankruptcy. Label it *Exhibit F*. Identify who owes you money, how much is owed, and when payment is due. Report the total from *Exhibit F* here.

25. Total receivables

(Exhibit F)

	0.00
•	0.00

### 5. Employees

- 26. What was the number of employees when the case was filed?
- 27. What is the number of employees as of the date of this monthly report?

#### \_\_\_\_0

0

#### 6. Professional Fees

28. How much have you paid this month in professional fees related to this bankruptcy case?	\$ 0.00
29. How much have you paid in professional fees related to this bankruptcy case since the case was filed?	\$ 0.00
30. How much have you paid this month in other professional fees?	\$ 0.00
31. How much have you paid in total other professional fees since filing the case?	\$ 0.00

#### 7. Projections

Compare your actual cash receipts and disbursements to what you projected in the previous month. Projected figures in the first month should match those provided at the initial debtor interview, if any.

	Column A		Column B		Column C
	Projected	-	Actual	=	Difference
	Copy lines 35-37 from the previous month's report.		Copy lines 20-22 of this report.		Subtract Column B from Column A.
32. Cash receipts	\$ 100,000.00	-	\$ _13,871.86	=	\$ 86,128.14
33. Cash disbursements	\$ 35,874.25		\$_7,705.31	=	\$28,168.94
34. Net cash flow	\$_64,125.75	-	\$6,166.55	=	\$ 57,959.20

35. Total projected cash receipts for the next month:

s 100,000.00

36. Total projected cash disbursements for the next month:

50,000.00

37. Total projected net cash flow for the next month;

= s 50,000.00

Debtor Na	me	Stephen Todd Walker Case number 20-13557
		8. Additional Information
If av	ailal	ole, check the box to the left and attach copies of the following documents.
$\Box$	38.	Bank statements for each open account (redact all but the last 4 digits of account numbers).
	39.	Bank reconciliation reports for each account.
	40.	Financial reports such as an income statement (profit & loss) and/or balance sheet.
	41.	Budget, projection, or forecast reports.
	42.	Project, job costing, or work-in-progress reports.

# Exhibit A

Debtor had insufficient income to pay his post-petition expenses, but expects to get caught up in December 2020.

# Exhibit B

Not applicable.

# Exhibit C

Receipts

11/18/20 \$200.00

11/20/20 \$13,671.86

# Exhibit D

Disburseme	Disbursements				
11/02/20	\$216.79	cable/xfinity			
11/02/20	\$57.09	fuel			
11/09	\$31.79	convenience purchases			
11/16	\$152.10	food			
11/16	\$100	cash withdrawal			
11/17	\$25.63	deliveries			
11/23	\$591.32	cable/xfinity			
11/24	\$415.00	Chet Marjewski			
11/30	\$1,116.18	landscaping			

# Exhibit E

Accrued Payables Post-Petition

November 2020 Expenses w/ Oct

November without October

AT&T	483.44	*	241.72
Child Support	12000	*	6000
Chubb	229.76		
Wells Fargo	10113.08	*	5056.54
Verizon	59.86	*	29.93
Lower Merion	681		
Excel	1731.2	*	865.6
PNC	3376.22	*	1688.11
PNC	2528.8	*	1264.4
Chet Majewski	415	*	207.5
PECO	1879.73	*	939.865
Aqua	197.72		
Xfinity	591.32	*	295.66
Merion	2655.07	*	1327.535
<u>Barrons</u>	<u>119.94</u>	*	59.97
	36578.7	<u>.</u>	17976.83

<sup>\*</sup> Includes October not Paid



STATEMENT OF ACCOUNT

STEPHEN T WALKER DIP CASE 20-13557 EDNY 611 ROSE LN BRYN MAWR PA 19010 Page: Statement Period: Cust Ref #: 1 of 3 Nov 01 2020-Nov 30 2020 4377266353-039-T-###

Primary Account #:

**Chapter 11 Checking** 

STEPHEN T WALKER DIP CASE 20-13557 EDNY Account #

ACCOUNTSUMMARY			
Beginning Balance	1,021.40	Average Collected Balance	4,355.25
Deposits	200.00	Interest Earned This Period	0.00
Electronic Deposits	13.671.86	Interest Paid Year-to-Date	0.00
•		Annual Percentage Yield Earned	0.00%
Checks Paid	2,122.50	Days in Period	30
Electronic Payments	5.582.81		
Ending Balance	7.187.95		

DAILY ACCOUN	IT ACTIVITY				
Deposits POSTING DATE	DESCRIPTION				АМОННТ
11/18	DEPOSIT				200.00
				Subtotal:	200.00
Electronic Dep POSTING DATE	DOSITS DESCRIPTION				AMOURT
11/20	ACH DEPOSIT	, AEGIS CAPITAL CO D	IRECT DEP ****1673	8043IOV	13,671.86
				Subtotal:	13,671.86
Checks Paid	No. Checks: 3 SERIAL NO.	*Indicates break in serial sequence AMOUNT	or check processed electronic	SERIAL NO.	Payments AMOUNT
11/24	182	415.00	11/30	188*	1,116.18
11/23	184*	591.32			
				Subtotal:	2,122.50
Electronic Pay	ments DESCRIPTION				AMOUNT
11/02	DEBIT CARD F	PURCHASE, *****300794 800 COMCAST		/ISA DDA PUR	216.79
11/02	DEBIT POS, ** SUNOCO 002	***30079409157, AUT 11 96822 GULPH MILL		SE	57.09
11/09	DEBIT CARD F MAPES STOR	PURCHASE, *****300794 RES ARDMORE	09157, AUT 110720 \ *PA	/ISA DDA PUR	31.79
11/16		PURCHASE, *****300794 OW INN RESTAUR MAL\		/ISA DDA PUR	152.10
11/16	TD ATM DEBITED TO A 101 LANCAST	T, *****30079409157, AUT FER AVENUE HAVERF	「111420 DDA WITHI ORD	DRAW	100.00
11/17	DEBIT POS. **	****30079409157, AUT 11	1720 DDA PURCHA	SE	25.63

# How to Balance your Account

#### Begin by adjusting your account register as follows:

- Subtract any services charges shown on this statement.
- Subtract any automatic payments, transfers or other electronic withdrawals not previously recorded.
- Add any interest earned if you have an interest-bearing account.
- Add any automatic deposit or overdraft line of credit.
- Review all withdrawals shown on this statement and check them off in your account register.
- Follow instructions 2-5 to verify your ending account balance.

- Your ending balance shown on this statement is:
- List below the amount of deposits or credit transfers which do not appear on this statement. Total the deposits and enter on Line 2.
- Subtotal by adding lines 1 and 2.
- 4 List below the total amount of withdrawals that do not appear on this statement. Total the withdrawals and enter on Line 4.
- Subtract Line 4 from 3. This adjusted balance should equal your account balance.

Page:	2 of 3
Ending Balance	7,187.95
Total Deposits	•
Sub Total	
Total Withdrawals	-
Adjusted Balance	

Total Deposits		63
TOWNSTATE HO	DRILLARIS	CEHIS
10.9		

ON STATEMENT ON STATEMENT	OWNTANK	GCH18
	-	
		-

FOR STAWARDERING FRAMILIATS NO	234, 100	CENTS
	-1	
Total Withdrawais		(3)

# FOR CONSUMER ACCOUNTS ONLY — IN CASE OF ERRORS OR QUESTIONS ABOUT YOUR ELECTRONIC FUNDS TRANSFERS:

If you need information about an electronic fund transfer or if you believe there is an error on your bank statement or receipt relating to an electronic fund transfer. telephone the bank immediately at the phone number listed on the front of your statement or write to:

#### TD Bank, N.A., Deposit Operations Dept, P.O. Box 1377, Lewiston, Maine 04243-1377

We must hear from you no tater than eixty (60) calendar days after we sent you the first statement upon which the error or problem first appeared. When contacting the Bank, please explain as clearly as you can why you believe there is an error or why more information is needed. Please include

- · Your name and account number.
- A description of the error or transaction you are unsure about.

  The dollar amount and date of the suspected error.

When making a verbal inquiry, the Bank may esk that you send us your complaint in writing within ten (10) business days after the first telephone call

We will investigate your complaint and will correct any error promptly. If we take more than tan (10) business days to do this, we will credit your account for the amount you think is in error, so that you have the use of the money during the time it takes to complete our investigation.

Total interest credited by the Bank to you this year will be reported by the Bank to the Internal Revenue Service and State tax authorities. The amount to be reported will be reported separalely to you by the Bank.

FOR CONSUMER LOAD ACCOUNTS ONLY --- BILLING RIGHTS SUMMARY

In case of Errors or Questions About Your Bill:

If you think your bill is wrong, or if you need more information about a transaction on your bill, write us at P.O. Box 1377, Lewiston, Maino 04243-1377 as soon as possible. We must hear from you no later than sixty (60) days after we sent you the FIRST bill on which the error or problem appeared. You can telephone us, but doing so will not preserve your rights. In your letter, give us the following information:

- Your name and account number.
- The dollar amount of the suspected error.

  Describe the error and explain, if you can, why you believe there is an error. If you need more information, describe the item you are unsure about.

You do not have to pay any amount in question while we are investigating, but you are still obligated to pay the parts of your bill that are not in question. While we investigate your question, we cannot report you as delinquent or take any action to collect the amount you question.

FINANCE CHARGES: Although the Bank uses the Daily Balance method to calculate the finance charge on your Moneyline/Overdraft Protection account (the term "ODP" or "OD" refers to Overdraft Protection), the Bank discloses the Average Daily Balance on the periodic statement as an easier method for you to calculate the finance charge. The finance charge begins to accrue on the date advances and other debits are posted to your eccount and will continue until the balance has been paid in full. To compute the finance charge, multiply the Average Daily Balance times the Days in Pariod times the Dally Periodic Rate (as listed in the Account Summary section of the front of the statement). The Average Daily Balanco is calculated by adding the balance for each day of the billing cycle, then dividing the total balance by the number of the control of Days in the Billing Cycle. The dally balance is the balance for the day after advances have been added and payments or credits have been subtracted plus or minus any other adjustments that might have occurred that day. There is no grace period during which no finance charge accrues. Finance charge adjustments are included in your total finance charge.



STATEMENT OF ACCOUNT

STEPHEN T WALKER DIP CASE 20-13557 EDNY

Page:

3 of 3

Statement Period: Cust Ref #: Nov 01 2020-Nov 30 2020 4377266353-039-T-###

Primary Account #:

66353-039-1-<del>###</del>

DAILY ACCC	UNT ACTIVITY				
Electronic I	Payments (continued)				
POSTING DAT		Virtuini			
11/17	DEBIT CARD PURCHASE, *****300794 FRECON FARMS BOYERTOWN	25.5			
11/18	DEBIT CARD PURCHASE, ***** 300794 AT T BILL PAYMENT 800 331 0500	09157, AUT 111720 VISA DDA PUR ) *GA	269.40 229.76		
11/20	DEBIT CARD PURCHASE, *****300794 CHB CHUBB INSURANCE PL 800 682	09157, AUT 111920 VISA DDA PUR ! 4822 * NJ			
11/23	DEBIT CARD PURCHASE, *****300794 PECO ENERGY COMPANY 215 841	09157, AUT 112020 VISA DDA PUR 4000 * PA	1,879.7		
11/23	DEBIT POS, *****30079409157, AUT 11 WAL MART SUPER CENTER KING C	DEBIT POS, *****30079409157, AUT 112120 DDA PURCHASE WAL MART SUPER CENTER KING OF PRUSS * PA			
11/24	ELECTRONIC CK PMT-ARC, AT&T SE	RVICES CHECKPAYMT 0187	214.0		
11/24	DEBIT CARD PURCHASE, *****30079409157, AUT 112020 VISA DDA PUR SPI AQUA SERVICES 877 987 2782 * PA				
11/24	DEBIT CARD PURCHASE, *****300794 WEGMANS KING 48 KING OF PR	155.2			
11/25	ELECTRONIC CK PMT-ARC, VERIZON	59.8			
11/27	ELECTRONIC CK PMT-ARC, TRAVELE	1,156.6			
11/30	DEBIT POS, *****30079409157, AUT 112720 DDA PURCHASE HOMEGOODS 550 E LANCAS SAINT DAVIDS * PA				
11/30	DEBIT CARD PURCHASE, *****30079409157, AUT 112920 VISA DDA PUR DNH GODADDY COM 480 5058855 * AZ				
11/30	DEBIT CARD PURCHASE, *****300794 SUNOCO 0425760600 WAYNE	60.13 41.04			
11/30	DEBIT POS, *****30079409157, AUT 11 THE HOME DEPOT 4188 KING OF F				
11/30	DEBIT CARD PURCHASE, ******30079409157, AUT 112720 VISA DDA PUR MAPES STORES ARDMORE * PA				
		Subtotal:	5,582.8		
DAILY BALA	NCE SUMWARY				
DATE	BALANCE	DATE	BALANCI		
10/31	1,021.40	11/20	13,785.16		
11/02	747.52	11/23	11,278.45		
11/09	715.73	11/24	10,296.40		
11/16	463.63	11/25	10,236.54		
11/17	412.46	11/27	9,079.93		
11/18	343.06	11/30	7,187.95		